

## **CRUSADER**

179 Washington Lane  
Jenkintown, PA 19046

Phone (215) 884-8820  
Fax (215) 884-8708

February 26, 2009

Marina Bay Towers  
c/o Rubicon Co  
1 Gateway Center #920  
Newark, NJ 07102

Re: Property Address: 610 New York Avenue  
Municipality: North Wildwood City; Block/Lot: 152/1

Dear Sir/Madam:

Please be advised that Royal Tax Lien Services, LLC d/b/a Crusader Lien Services is the holder of Tax Sale Certificate(s)# 06-00225 respectively dated 1/11/2007 against the above-referenced property. A review of the title report indicates that you have an interest in the property by virtue of a deed, mortgage or other record encumbrance.

As of the date of this letter, the amount of \$503,140.75 is due to redeem the lien(s) respectively. Arrangements to redeem can be made with the Tax Collector of North Wildwood City. Interest continues to accrue daily on the principal balance of each tax sale certificate. **Exact redemption figures must be obtained from the Municipal Tax Collector.**

Please take notice that if redemption is not made within thirty (30) days of the date of this letter, a complaint will be filed to foreclose the right to redeem the property from tax sale. Upon the foreclosure's filing, you may become responsible for various costs as permitted by New Jersey Statute, Court Rule, including attorney's fees and costs of suit.

In the event that the Fair Debt Collection Practices Act, 15 U.S.C. 1601, applies, you are advised that the amount of the debt is stated in this letter; the Creditor named in this letter is the creditor to whom the debt is owed although redemption (payment) of the tax sale certificate is made through the tax collector; the debt described in this letter will be assumed to be valid by the creditor unless the debtor(s) within thirty (30) days after receipt of this notice, disputes, in writing, the validity of the debt or some portion thereof; If the debtor(s) notifies the undersigned in writing within thirty (30) days of the receipt of this notice that the debt or any portion thereof is disputed, the creditor will obtain verification of the debt and a copy of the verification will be mailed to the debtor; The original creditor of this obligation was the municipality in which the property is located; If the debtor makes written request to the undersigned within thirty (30) days of the receipt of this notice, the name and address of the municipality will be mailed to the debtor by the undersigned.

This is an attempt to collect a debt and all information will be used for this purpose. Written notice should be directed to 179 Washington Lane, Jenkintown, PA 19046. You may also contact the tax collector for information on redeeming the tax sale certificate(s).

Sincerely,

*Misty Reddy*  
Misty Reddy

cc: Office of North Wildwood City Tax Collector